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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: **FRANK M. SEXTON et al.** ) Confirmation No. 7225  
Serial No.: 09/775,273 )  
Filed: February 1, 2001 )  
Title: METHOD AND SYSTEM FOR )  
DISPROPORTIONAL ALLOCATION OF )  
MULTI-RISK INSURANCE POLICY )  
Art Unit: 3626 )  
)

Examiner: Porter, Rachel L.

Mail Stop Patent Application  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

I hereby certify that this correspondence is  
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on June 9, 2004  
Jacqueline Nowak

**INFORMATION DISCLOSURE STATEMENT**

Dear Sir:

Applicants submit herewith patents of which they are aware, which they believe may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR 1.56. However, submitting this information is not intended to constitute an admission that any patent, publication or other information referred to herein either is "material" pursuant to 37 CFR 1.56 or is "prior art" for this invention.

In accordance with 37 CFR 1.97(g), (h), the filing of the Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(b) exists.

A list of patent(s) and/or publications is set forth on the attached Form PTOL-1449.

Copies of all available patents are supplied herewith for the Examiner's convenience.

It is respectfully submitted that the present invention is deemed patentable over the cited references, whether taken singly or in combination. Applicants are submitting these references for consideration by the Examiner and for purposes of entering these citations in the official file in order to comply with their duty of candor.

If a fee is due, the Patent Office is authorized to debit our deposit account number 10-1202.

Respectfully submitted,

Date: 6/9/04

  
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| FORM PTO-1449<br>(Rev. 2-32)  | U.S. DEPARTMENT OF COMMERCE<br>PATENT AND TRADEMARK OFFICE | ATTY DOCKET NO.<br><br>000000-000-105  | APPLICATION SERIAL NO.<br><br>09/775,273 |
| <p>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</p> <p>JUN 14 2004</p> <p>Use several sheets if necessary</p> <p>O I P E<br/>JC60<br/>PATENT &amp; TRADEMARK OFFICE OF</p> |  | <p>APPLICANT: SEXTON et al.</p> <p>FILING DATE: 2/01/2001</p> <p>GROUP: 3626</p> |  |

## U.S. PATENT DOCUMENTS

## FOREIGN PATENT DOCUMENTS

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

**EXAMINER**

**DATE CONSIDERED**

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

(Form PTO-1449 [6-4])